

**Information to identify the case:**

Debtor 1	<u>Pamela J. Harris-Rogers</u>	Social Security number or ITIN	xxx-xx-9482
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-15722-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Pamela J. Harris-Rogers

6/21/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Pamela J. Harris-Rogers  
 Debtor

Case No. 19-15722-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Pamela J. Harris-Rogers, 45 Loretto Street, New Brunswick, NJ 08901-3439  
 518132673 +Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335  
 518132675 +Enterprise Rental Car, 600 Corporate Park Drive, Saint Louis, MO 63105-4211  
 518132676 +Henry Rogers, 45 Loretto Street, New Brunswick, NJ 08901-3439  
 518132677 +KML Law Group, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812  
 518132681 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 518132680 Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 21 2019 23:33:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 21 2019 23:33:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518132671 E-mail/Text: bcwrtoff@cablevision.com Jun 21 2019 23:34:10 Cablevision, 111 Stewart Ave,  
 Bethpage, NY 11714  
 518259512 +EDI: AIS.COM Jun 22 2019 03:18:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 518132672 +EDI: CAPITALONE.COM Jun 22 2019 03:18:00 Capitol One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 518132674 E-mail/Text: bankruptcy.bnc@ditech.com Jun 21 2019 23:33:28 Ditech, PO Box 6172,  
 Rapid City, SD 57709-6172  
 518132678 +EDI: MID8.COM Jun 22 2019 03:18:00 Midland Funding LLC, 2365 Northside Drive, Suite 300,  
 San Diego, CA 92108-2709  
 518132679 +E-mail/PDF: bankruptcy@ncfsi.com Jun 21 2019 23:29:31 New Century Financial,  
 110 S Jefferson Road, Suite 104, Whippany, NJ 07981-1038  
 518132682 EDI: NEXTEL.COM Jun 22 2019 03:18:00 Sprint, Attn: Bankruptcy Department, PO Box 7949,  
 Overland Park, KS 66207  
 518132683 EDI: AISTMBL.COM Jun 22 2019 03:18:00 T-Mobile Customer Relations, P.O. Box 37380,  
 Albuquerque, NM 87176-7380

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
 BSharer@SharerPBS.com;nj83@ecfcbis.com  
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
 Joseph Casello on behalf of Debtor Pamela J. Harris-Rogers jcasello@cvclaw.net,  
 jcasello627@gmail.com  
 Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5